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CARDINAL LAW GROUP

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Date:

FEBRUARY 17, 2006

To:

EXAMINER LE, KHANH H.

U.S. PATENT AND TRADEMARK OFFICE

Fax #:

(571) 273-8300

From:

FRANK C. NICHOLAS

Phone #:

(847) 424-2521

Client/Matter No.:

AUS920010551US1 (9000/50)

of Pages:

13

(including cover sheet)

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Large Entity

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TRANSMITTAL FORM

(to be used for all correspondence after initial fling)

Attorney Docket No.	AUS920010551US1 (9000/50)				
Appacation Number	09/892,965				
Filing Date	JUNE 27, 2001				
First Named Inventor	RICK A. HAMILTON II				
Group Art Linit	3622				
Evaminer	IE KHANH H				

ENCLOSURES (check all that apply)								
×	Response to Office Action Dated November 17, 2005		Assignment Papers		Appeal Communication to Board of Appeals and Interferences			
	After Final		Drawings:		Appeal Communication to Group			
	Affidavits/declaration(s)		After Allowance Communication to Group		(Àcpesi Notice, Brief, Reply Brief)			
			Petition Routing Slip (PTO/SB/69) and Accompanying Petition		Propnetary information			
	Status Letter		To Convert a Provisional Application		Post Card Receipt			
	One-Month Petition for Extension of Time Request (dup)		Change of Correspondence Address		Additional Enclosure(s) (please identify below).			
	Express Abandonment Request		Terminal Disclamer					
	Supplemental Information Disclosure Statement, PTO-1449, art		Express Apansonment Under 37 CFR 1.138					
	Cerufied Copy of Priority Document(s)		Request of Refund					
	Response to Missing Parts/ Incomplete Application	×	The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. <u>09-0447</u> (IBM Corporation). A duplicate copy of this sheet is enclosed.					
		×	t hereby petition under 37 CFR § 1.136(a) for any extension of time required to ensure that this paper is timely filed. Plaase charge any associated fees which have not otherwise been paid to Deposit Account No. <u>09-0447</u> (IBM Corporation). A duplicate copy of this sheet is enclosed.					

CALCULATION OF FEE

Small Entity

	Claims After Amendment		Highest No. Previously Paid For	Present Extra		Rate	Agg7 Fee		or	Rate	Add'i Fee
Total		Minus		0		x \$25=		0		x \$50=	
indep.		Minus		0]	x \$100=	<u> </u>	0		x \$200=	
First Presentation of Multiple Dep. Claim			<u> </u>]	+\$180=		_		+ \$380=		
						total and? fee	\$	0		eef Pops Isra	5 Q
			SIGNATURE OF	APPLICANT, A	HO	RNEY, OR AGE	NT				
Firm or Registration No. 33,983 CARDINAL LAW GROUP 1603 Omngton Avenue, Suite 2000 Evanston, IL 60201 Date					Date	Febr	uary 1	17, 2006			
CERTIFICATE OF FACSIMILE											
I hereby certify that this correspondence is being transmitted by facsimile to (571) 273-8300 to the United States Patent and Trademagk Office on this date: Feorugy 17, 2006											
Signature FRANK C. NICHOLOS (33.983) Date: February					7 2008						

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PTC/98621 (12/67), Approved for use through Widerod, CMS 0001-0031. Pales are tree one Payer Reduction Act of 1985, no persone are respected to respond to a collection of estimate и и фициара в чени СМВ силоти папа AUS920010651US1 (9000/50) Attorney Docket No. TRANSMITTAL Application Number 09/892 965 RECEIVE **FORM** Filing Date JUNE 27, 2001 CENTRAL FAX CENTER RICK A. HAMILTON II First Named Inventor (to be used for all correspondence after mittel filing) Group Art Unit 3822 LE, KHANH H. Examiner ENCLOSURES (check all that apply) Assignment Papers Appeal Communication to Board of Response to Office Action × Appeals and Interferences Dated November 17, 2005 After Final Drawings' Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) After Altowance Communication to Group Afficavits/declaration(s) Petrion Routing Slip (PTO/SB/69) and Proprietary information Accompanying Petition To Convert a STATUS LABOR Post Card Recept Provisional Application Additional Enclosure(s) One-Month Petition for Extension of Change of Correspondence Address (please identify below) Time Request (dup) Express Abandonment Request Terminal Disclarmer Supplemental Information Disclosure Express Abandonment Under Statement, PTO-1449, art 37 CFR 1.138 Certified Copy of Priority Document(s) Request of Refund Response to Missing Parts/ Incomplete The Commissioner is hereby authorized to charge any fees which may be required, or X credit any overpayment, to Deposit Account No. 09-0447 (IBM Corporation). A Application duplicate copy of this sheet is enclosed. I hereby petition under 37 CFR § 1.136(a) for any extension of time required to ensure \boxtimes that this paper is timely filed. Please charge any associated fees which have not otherwise been paid to Deposit Account No 09-0447 (IBM Corporation). A duplicate copy of this sheet is enclosed. **CALCULATION OF FEE** Small Entity Large Entity Highest No. Of Claims After Previously Present Apdī Aggl **Amendment** Paid For Extra Rate Rate Minus 0 x \$25= ٥ x \$50= Total 0 x \$100= ٥ x \$200= IACED <u>+ \$360=</u> +\$180= First Presentation of Multiple Dep. Claim total add'i fee 5 0 total add'i fee 50 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT FRANK C NICHOLAS Firm Registration No. 33,983 CARDINAL LAW GROUP individual name 1503 Omngton Avenue, Suite 2000 Evanston, IL 60201 V Date February 17, 2006 Signature CERTIFICATE OF FACSIMILE I nereby certify that this correspondence is being transmitted by facsimile to (571) 273-8300 to the United States Patent and Trademark Office on this date: February 17, 2006 February 17 2006 Date: Signature FRANK C. NICHOLAS (33,983)

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FRANK C. NC(HOLAS (33,983)

Name of applicant, assignee or registered representative

Signature

February 17, 2006

Date of Signature

PATENT Case No. <u>AU\$920010551U\$1</u> (9000/50)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:)
RICK A. HAMILTON II	Examiner: LE, KHANH H.
Serial No.: 09/892,965)
Filed: JUNE 27, 2001) Group Art Unit: 3622
Title: CORPORATE REWARDS PROGRAM OVERDRAFT METHOD) Conf. No.: 3809)

RESPONSE TO OFFICE ACTION DATED NOVEMBER 17, 2005

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22202-1450

Dear Sir:

This is a response to a Non-Final Office Action dated November 17, 2005. The Applicant responds as follows: